

Notice of Allowability

Application No.

09/758,293

Applicant(s)

BELLOSGUARDO, PHILIPPE A.

Examiner

Richard C Weisberger

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3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 1/09/2006.
2. ☒ The allowed claim(s) is/are 1,5-11
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date 08/2001,09/2003
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

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The following is an examiner's statement of reasons for allowance:

The prior art fails to teach a system for purchasing goods or services adapted to receive input from a plurality of prepaid credit cards (The specification defines the a prepaid card to be an anonymous credit card that has a unique identification number, which is exhausted when the prepaid cash amount of the card is expended, the anonymous credit card guarantees privacy for the user, as there is no connection between the cardholder and the card itself.) each having a unique identification number and a monetary value printed on its face; b) storage means for storing said identification numbers and said monetary value for each of a plurality of prepaid credit cards; c) computing means for approving or disapproving a sale; and d) communication means for transmitting and receiving between said computing means and said vendor said identification number and a charge cost, said charge cost being comprised of a price for said goods or services; and e) said identification number further including a mark indicating card buyer status, said card buyer status being selected from the group consisting of minor and adult; whereby a customer using said prepaid credit card is enabled to anonymously purchase said goods, For example, the first digit of identification number 12 is used as a mark of adult status: numbers starting with one signify the cardholder is 18 years of age or older. Buying such a card would require proper ID from the buyer at the time of purchase only, and would be done for age related purchases such as those involving tobacco, alcohol or adult oriented content. The prior art teaches a credit card that identifies a minor. For example, a child that purchases an item over the Internet uses the card to pay for the item. When real time approval is sought by the entity processing the transaction, rather than using true identity data to authenticate the transaction, an alias set of information is used as described above. This alias set of information is compared to an offline secure database in the bunker that compares the alias information to the true identity data and authenticates the transaction. In this example, the true identity of the purchaser is thus never compromised and therefore never available to the processing company for

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inclusion on a demographic list.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Prior art relevant to this case include:

Issuers try to lure Teens with Prepaid Cards, American Banker, Oct 2000.

W003/085581

US Pub 20040083184

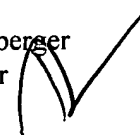
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Richard C. Weisberger whose telephone number is 571 272 6753. The examiner can normally be reached on 6:30 AM to 10:30PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jim Trammel can be reached on 571 272 6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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Richard C Weisberger
Primary Examiner
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A handwritten signature in black ink, appearing to be 'R. C. Weisberger', written over the printed name.